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**UTILITY
PATENT APPLICATION
TRANSMITTAL**

(Only for new nonprovisional applications under 37 CFR 1.53(b))

Attorney Docket No.

25213

First Named Inventor

Ruth Marie Tritz, et al.

Express Mail Label No.

EL700655020US

Assistant Commissioner for Patents
BOX PATENT APPLICATION
Washington, D.C. 20231

Sir:

Enclosed for filing is a complete patent application, entitled "METHOD AND APPARATUS FOR EVALUATING A FINANCIAL ACCOUNT APPLICANT" invented by:

Ruth Marie Tritz
150 Pondview Drive
Loretto, Minnesota 55357

Shawn M. Bates
3834 Linden Avenue
White Bear Lake, Minnesota 55110

Adam J. Elliott
6612 Sherman Lake Road
Lino Lakes, Minnesota 55038

and including the following documents:

Specification including Claims - 31 pages
Abstract of the Disclosure
Drawings - 2 sheets
Return Receipt Postcard
Check No. 107612 for \$690.00 for filing fee

The filing fee has been calculated as shown below.

(1) FOR	(2) NUMBER FILED	(3) NUMBER EXTRA	(4) RATE	(5) BASIC FEE \$690.00
TOTAL CLAIMS	17 - 20	= 0	X \$18.00	= \$0.00
INDEPENDENT CLAIMS	3 - 3	= 0	X \$78.00	= \$0.00
TOTAL FILING FEE --				\$690.00

This application claims the benefit of prior filed co-pending provisional patent application number 60/213,367 filed on June 23, 2000.

Charge or credit Deposit Account No. 13-3080 with any shortage or overpayment of the above fee. A duplicate of this sheet is enclosed. IN NO EVENT CAN THE ISSUE FEE BE CHARGED TO THE DEPOSIT ACCOUNT.

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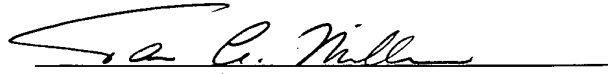


23409

PATENT TRADEMARK OFFICE

jc841 U.S. PTO
09/653595
08/31/00

Respectfully submitted,



Thomas A. Miller

Reg. No. 36,871

Date: 8/31/2000

cc: Docketing

Wkg Atty. SLW

Resp Atty. TAM

cc: [illegible]